

Fixed Indexed Annuity

October 06, 2025 CREDITING RATES

Guaranty Growth Builder fixed indexed annuity offers attractive accumulation options, including a fixed rate, and multiple crediting strategies that follow market indices, which include the option to purchase a higher crediting rate. Funds can be allocated to any combination of options and can be reallocated each contract anniversary.

1-Year Fixed Rate		5-, 7- and 14-year = 3.00%; 10-year = 3.50%	
Index	Crediting Method	New Money Rate*	Buy-Up Rate**
5 YEAR with 8% base premium bonus. Optional Enhanced Access Rider bonus of 4% at issue.			
Citi Risk Balanced 5% Net	Annual Point-to-Point Par Rate	95.00%	155.00%
S&P MARC 5%®	Annual Point-to-Point Par Rate	90.00%	140.00%
S&P 500®	Annual Point-to-Point Par Rate	25.00%	40.00%
	Annual Point-to-Point Cap Rate	6.00%	9.00%
7 YEAR with 8% base premium bonus. Optional Enhanced Access Rider bonus of 4% at issue.			
Citi Risk Balanced 5% Net	Annual Point-to-Point Par Rate	115.00%	175.00%
S&P MARC 5%®	Annual Point-to-Point Par Rate	100.00%	150.00%
S&P 500®	Annual Point-to-Point Par Rate	30.00%	45.00%
	Annual Point-to-Point Cap Rate	6.50%	9.50%
10 YEAR with 14% base premium bonus. Optional Enhanced Access Rider bonus of 6% at issue.			
Citi Risk Balanced 5% Net	Annual Point-to-Point Par Rate	125.00%	185.00%
S&P MARC 5%®	Annual Point-to-Point Par Rate	125.00%	175.00%
S&P 500®	Annual Point-to-Point Par Rate	20.00%	35.00%
	Annual Point-to-Point Cap Rate	6.00%	8.50%
14 YEAR with 14% base premium bonus. Optional Enhanced Access Rider bonus of 6% at issue.			
Citi Risk Balanced 5% Net	Annual Point-to-Point Par Rate	115.00%	175.00%
S&P MARC 5%®	Annual Point-to-Point Par Rate	85.00%	135.00%
S&P 500®	Annual Point-to-Point Par Rate	25.00%	40.00%
	Annual Point-to-Point Cap Rate	4.25%	7.25%

Optional Enhanced Access Rider (EAR) in California has a 4% bonus at issue on 5 & 7 yr; 5% on 9 yr.

*Rates may not be applicable to policy renewals. Annual reset applies.

**Higher crediting rates available at annual cost of 1.5%, deducted monthly.

Talk to a financial professional about how an annuity could fit into your retirement plans.

The interest rate is set by the date the application is received. Rates are held for 60 days from the date that the application is date-stamped as received at Guaranty Income. If money is received within that period and the rates have changed, we will guarantee* the higher rate. If we do not receive the money within the 60-day period, we will guarantee* the rate in effect at the time the money is received. Submissions must be received no later than 3pm Central Time on the business day prior to the effective date of an interest rate decrease in order to hold the higher rate. *Subject to the terms of the policy.

For Growth Builder contracts issued October 6 through Dec 31, 2025, the Guaranteed Minimum Cash Surrender Value Rate of 2.95% applies to 87.5% of the premium.

Guaranty Growth Builder Fixed Indexed Annuity is underwritten and issued through Guaranty Income Life Insurance Company. Rates shown are subject to change. Guarantees contingent on maintaining minimum contract values. Guarantees are backed by the financial strength and claims paying ability of the company. Surrender charges and Market Value Adjustment may apply.

If there is a discrepancy between the product as generally described here and the policy or rider issued to you, the provisions of the policy or rider will prevail. Product availability and features may vary by state. Product issued on form ICC21-GI-FIA03, which may vary by state.

A fixed index annuity is not a security and is not an investment in the stock market. Index account interest is based, in part, on index performance. Past performance of an index is not an indication of future performance. For tax advice contact your tax advisor.

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